UNITED STATES BANKRUPTCY COURT DISTRICT OF TENNESSEE KNOXVILLE DIVISION

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Gwendolyn M. Kerney, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/10/2011.
- 2) The plan was confirmed on 08/29/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on <u>05/15/2013</u>.
- 5) The case was completed on 02/08/2016.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: <u>59</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$53,101.00.
- 10) Amount of unsecured claims discharged without full payment: \$28,220.12.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:			
Total paid by or on behalf of the debtor(s) Less amount refunded to debtor(s)	\$ 32,286.00 \$ 141.53		
NET RECEIPTS	Ψ 111162	\$ 32,144.47	

Expenses of Administration:		
Attorney's Fees Paid Through the Plan Court Costs Trustee Expenses & Compensation Other	\$ 3,000.00 \$ 274.00 \$ 1,206.68 \$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,480.68
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
Richard M. Mayer and/or John P. Newtor	ı Lgl	3,000.00	3,000.00	3,000.00	3,000.00	0.00
CLERK OF THE COURT- KNX	Adm	274.00	274.00	274.00	274.00	0.00
NUVELL CREDIT COMPANY LLC	Sec	14,000.00	14,000.00	14,000.00	14,000.00	2,195.43
NUVELL CREDIT COMPANY LLC	Uns	0.00	658.60	658.60	658.60	0.00
UNITED CONSUMER FINANCIAL	Sec	1,021.35	100.00	100.00	100.00	6.09
UNITED CONSUMER FINANCIAL	Uns	466.17	921.35	921.35	921.35	0.00
Vanderbilt Mortgage	Sec	64,571.00	63,924.47	63,924.47	0.00	0.00
CLAIBORNE CO TRUSTEE	Pri	850.00	850.00	850.00	850.00	154.32
CAPITAL ONE BANK USA NA BY	Uns	2,557.78	3,046.27	3,046.27	3,046.27	0.00
CAPITAL ONE	Uns	944.69	NA	NA	0.00	0.00
CAPITAL ONE	Uns	962.31	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	2,987.49	2,987.49	2,987.49	0.00
MIDLAND CREDIT MANAGEMENT	Uns	466.80	466.80	466.80	466.80	0.00
CAPITAL ONE	Uns	962.31	NA	NA	0.00	0.00
HOUSEHOLD BANK	Uns	1,551.27	NA	NA	0.00	0.00
Palisades Collections LLC	Uns	0.00	1,695.03	1,695.03	1,695.03	0.00
NCB MANAGEMENT SERVICES, INC	. Uns	547.04	582.41	582.41	582.41	0.00
HSBC BANK	Uns	584.73	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
HSBC BANK	Uns	547.04	NA	NA	0.00	0.00
HSBC BANK	Uns	3,218.84	NA	NA	0.00	0.00
HSBC BANK	Uns	576.17	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	2,338.07	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	3,815.09	NA	NA	0.00	0.00
METRIS	Uns	2,879.46	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	466.80	NA	NA	0.00	0.00
ORCHARD BANK	Uns	1,754.46	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Uns	2,013.64	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Uns	1,794.67	NA	NA	0.00	0.00
WASHINGTON MUTUAL/CHASE	Uns	1,927.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL/	Uns	1,883.57	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:					
	Claim Allowed	Principal Paid	Interest Paid		
Secured Payments:					
Mortgage Ongoing	\$ 63,924.47	\$ 0.00	\$ 0.00		
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00		
Debt Secured by Vehicle	\$ 14,000.00	\$ 14,000.00	\$ 2,195.43		
All Other Secured	\$ 100.00	\$ 100.00	\$ 6.09		
TOTAL SECURED:	\$ 78,024.47	\$ 14,100.00	\$ 2,201.52		
Priority Unsecured Payments:					
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00		
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Priority	\$ 850.00	\$ 850.00	\$ 154.32		
TOTAL PRIORITY:	\$ 850.00	\$ 850.00	\$ 154.32		
GENERAL UNSECURED PAYMENTS:	\$ 10,357.95	\$ 10,357.95	\$ 0.00		

Disbursements:		
Expenses of Administration Disbursements to Creditors	\$ 4,480.68 \$ 27,663.79	
TOTAL DISBURSEMENTS:	\$	32,144.47

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/14/2016 By: /s/ Gwendolyn M. Kerney
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.